

## Asheville Police Department

### Identity Theft

If someone has stolen your identity, immediately take these steps:

Contact the fraud department of the three major credit bureaus. Have them flag your credit file with a fraud alert and include a statement that creditors should get your permission before opening new accounts in your name. Ask the credit bureaus for copies of your credit reports. Credit bureaus must give you a free copy of your report if it is inaccurate due to fraud. Review your reports and make sure no new fraudulent accounts have been opened. After a few months order new reports to verify corrections and changes and to make sure no more fraudulent activity has occurred. For more information on your rights and the Fair Credit Reporting Act go to [www.ftc.gov/bcp/conline/edcams/fcra/index.html](http://www.ftc.gov/bcp/conline/edcams/fcra/index.html)

Credit Company	Report Fraud	Credit Report	Web Site
Equifax	(800) 525-6285	(800) 685-1111	<a href="http://www.Equifax.com">www.Equifax.com</a>
Experian	(888) 397-3742	(888) 387-3742	<a href="http://www.experian.com">www.experian.com</a>
Trans Union	(800) 680-7289	(800) 916-8800	<a href="http://www.tuc.com">www.tuc.com</a>

Next you will need to contact the creditors for any accounts that have been tampered with or opened fraudulently. Speak to someone in the fraud department and then follow-up in writing. The letter is a part of the procedures spelled out in the Fair Credit Billing Act for resolving errors. Sample letters are available in the booklet **ID Theft: When Bad Things Happen to your Good Name**. [www.ftc.gov/bcp/conline/pubs/credit/idtheft.htm](http://www.ftc.gov/bcp/conline/pubs/credit/idtheft.htm)

Next you will need to file a report to your local police department where the identity theft took place. Keep a copy in case your creditors need proof of the crime.

If an identity thief steals your mail for access to new credit cards, bank and credit card statements, pre-approved credit offers, tax information or falsified change of address forms, they have committed a crime. Report it to your local postal inspector.  
[www.usps.com/websites/depart/inspect/](http://www.usps.com/websites/depart/inspect/)

If an identity thief changes the billing address on an existing credit card account, close the account. When you open a new account ask for a password to be used before any inquiries or changes can be made to your account.

If an identity thief has accessed your bank accounts, checking account, ATM card, close the accounts immediately. When you open the new accounts insist on password-only access. If your checks have been stolen or misused, stop payment. If your ATM card is lost or compromised, cancel the card and get a new one with a new PIN code. For more information contact the **Federal Deposit Insurance Corp.** (FDIC).

#### To report Fraudulent use of checks contact.

Telecheck	(800) 366-2425
National Processing Company	(800) 526-5380
CheckRite	(800) 766-2748
Chex Systems	(800) 428-9623
Equifax	(800)437-5120
CrossCheck	(707) 586-0551
SCAN	(800) 262-9898

**If a merchant refuses your check and refers you to a check verification company, call the check verification company and explain that you are the victim of identity theft.**

If an identity thief has established new phone or wireless service in your name and is making unauthorized calls that appear to come from and are billed to your phone or using your calling card contact the service provider to cancel accounts and open new accounts and PIN codes.

If an identity thief is using your social security number to apply for jobs, contact the Social Security Administration to verify the accuracy of the reported earnings and that your name is reported correctly. Call (800) 772-1213 to check your social security statement. To report fraud online: [www.ssa.gov/oig.when.htm](http://www.ssa.gov/oig.when.htm)

***To remove your name from mailing lists (Direct Marketing Association)***

Mail Preference Service  
P.O. Box 9008  
Farmingdale, NY 11735

Telephone Preference Service  
P.O. Box 9015  
Farmingdale, NY 11735

**Contact Information**

Asheville Police Department  
Criminal Investigations Unit  
Location: 100 Court Plaza, Asheville, NC, 28801  
Mailing: P.O. Box 7148, Asheville, NC 28802  
Office Hours: 8:30 a.m.-5 p.m., Monday-Friday  
Detective Mike Downing  
Office: (828) 259-5921  
E-mail: [mdowning@ashevillenc.gov](mailto:mdowning@ashevillenc.gov)

Detective Tony Johnson  
Office: (828) 2595929  
E-mail: [ajohnson@ashevillenc.gov](mailto:ajohnson@ashevillenc.gov)